

Information to identify the case:

Debtor 1	<u>Denise M Flagg</u>	Social Security number or ITIN	xxx-xx-3726
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-10730-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Denise M Flagg

10/20/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Denise M Flagg
 Debtor

Case No. 16-10730-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 29

Date Rcvd: Oct 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2017.

db +Denise M Flagg, 9-2 Victoria Court, Freehold, NJ 07728-3917
 aty +Law Firm of Brian W. Hofmeister, LLC, 3131 Princeton Pike, Bldg. 5, Suite 110,
 Lawrenceville, NJ 08648-2201
 cr +Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 cr +Wyndham Place at Freehold Condominium Association,, c/o Cutolo Mandel, LLC,
 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
 515947829 #ACB Receivables, 19 Main Street, PO Box 350, Asbury Park, NJ 07712-0350
 515947833 +Healthsouth Rehabilitation Hospital, of Tinton Falls, 2 Centre Plaza,
 Tinton Falls, NJ 07724-9744
 516048550 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 515947836 N. Ocean County Medical Assoc., PO Box 416923, Boston, MA 02241-6923
 516125861 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
 516462572 +Nationstar Mortgage LLC, c/o Robertson, Anschutz & Schneid P.L., 6409 Congress Ave.,
 Suite 100, Boca Raton FL 33487-2853
 515947837 +Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 515947838 New Jersey Healthcare Specialist, PO Box 417191, Boston, MA 02241-7191
 515947840 +Orange Lake Capital Management, 8505 W. Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
 515947842 +Wyndham Place at Freehold Condo Assoc., c/o Cutolo Mandel, 151 Highway 33 East, Suite 204,
 Manalapan, NJ 07726-8635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2017 23:05:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 20 2017 23:05:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy@consumerportfolio.com Oct 20 2017 23:05:15
 Consumer Portfolio Services, P.O. Box 57071, Irvine, CA 92619-7071
 515947830 EDI: CAPITALONE.COM Oct 20 2017 22:48:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516022138 EDI: CAPITALONE.COM Oct 20 2017 22:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515947831 EDI: CAUT.COM Oct 20 2017 22:48:00 Chase Auto Finance, PO Box 901076,
 Fort Worth, TX 76101-2076
 515947832 EDI: AMINFOFP.COM Oct 20 2017 22:48:00 First Premier Bank, P.O. Box 5519,
 Sioux Falls, SD 57117-5519
 516051336 EDI: CAUT.COM Oct 20 2017 22:48:00 JPMorgan Chase Bank, N.A., POB 29505, AZ1-1191,
 Phoenix, AZ 85038-9505
 515947834 E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Oct 20 2017 23:05:46
 Jersey Shore University Medical Center, PO Box 417140, Boston, MA 02241-7140
 515993652 EDI: MERRICKBANK.COM Oct 20 2017 22:48:00 Merrick Bank, c/o Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 515947835 +EDI: MERRICKBANK.COM Oct 20 2017 22:48:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 515947839 EDI: AGFINANCE.COM Oct 20 2017 22:48:00 One Main Financial,
 Bankruptcy Department Personnel, PO box 140489, Irving, TX 75014-0489
 516169193 EDI: PRA.COM Oct 20 2017 22:48:00 Portfolio Recovery Associates, LLC,
 c/o Onemain Financial, POB 41067, Norfolk VA 23541
 516157983 +EDI: JEFFERSONCAP.COM Oct 20 2017 22:49:00 Premier Bankcard, LLC,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 515947841 +E-mail/Text: bankruptcydepartment@tsico.com Oct 20 2017 23:05:51 Transworld Systems,
 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Oct 20, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Hubert C. Cutolo on behalf of Creditor Wyndham Place at Freehold Condominium Association,
Inc. hcutolo@cutololaw.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfbis.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com,
bkyecf@rasflaw.com,legerman@rasnj.com

TOTAL: 6